

26th October 2023

To Whom It May Concern
CONFIRMATION OF INSURANCE: Marlowe Smoke Control Ltd

As requested by the above client, we are writing to confirm that we act as Insurance Brokers to the client and that we have arranged insurance(s) on its behalf as detailed below:

PUBLIC, PRODUCTS & EMPLOYERS LIABILITY

POLICYHOLDER :	Marlowe Smoke Control Ltd		
BUSINESS DESCRIPTION :	Installation and Servicing of Fire Alarms, AOV and Smoke Vents		
INSURER :	Zurich Insurance Company Ltd issued through Camberford Law Limited		
POLICY NO :	ZS2016/0244		
PERIOD OF COVER :	1st November 2023	to :	13th December 2023
LIMIT OF INDEMNITY :	Public Liability - any one occurrence		£5,000,000
	Products Liability - any one occurrence and in aggregate in the period of insurance		£5,000,000
	Employers Liability - any one occurrence		£10,000,000
EXCESS:	£500 Property Damage		

EXCESS LAYER PUBLIC & PRODUCTS LIABILITY

POLICYHOLDER :	Marlowe Smoke Control Ltd		
BUSINESS DESCRIPTION :	Installation and Servicing of Fire Alarms, AOV and Smoke Vents		
INSURER :	Chaucer Insurance Company DAC issued through Camberford Law Limited		
POLICY NO :	B105322EOL435217		
PERIOD OF COVER :	1st November 2023	to:	13th December 2023
LIMIT OF INDEMNITY:	Public Liability:	£5,000,000	in excess of primary: £5,000,000
		Limit applies to any one occurrence.	
	Products Liability:	£5,000,000	in excess of primary: £5,000,000
		Limit applies in aggregate in the period of insurance.	

PROFESSIONAL INDEMNITY

POLICYHOLDER :	Marlowe Smoke Control Ltd		
BUSINESS DESCRIPTION :	Electrical Contractor – Own Design		
INSURER :	Hiscox		
POLICY NO :	PL-PSC10002209420/06		
PERIOD OF COVER :	1st November 2023	to:	30th March 2024
LIMIT OF INDEMNITY :	£2,000,000	- in aggregate in the period of insurance	
EXCESS:	£2,500 each and every claim		

EXCESS PROFESSIONAL INDEMNITY

POLICYHOLDER :	Marlowe Smoke Control Ltd		
BUSINESS DESCRIPTION :	Electrical Contractor – Own Design		
INSURER :	W.R. Berkley UK Ltd via Camberford Law Limited		
POLICY NO :	CLWRBP10484		
PERIOD OF COVER :	1st November 2023	to:	30th March 2024
LIMIT OF INDEMNITY :	£3,000,000	In excess of primary £2,000,000- in aggregate in the period of insurance	

EXCESS PROFESSIONAL INDEMNITY

POLICYHOLDER :	Marlowe Smoke Control Ltd		
BUSINESS DESCRIPTION :	Electrical Contractor – Own Design		
INSURER :	Markel UK Ltd		
POLICY NO :	SC1907B230FR/24		
PERIOD OF COVER :	1 st November 2023	to:	30 th March 2024
LIMIT OF INDEMNITY :	£5,000,000	In excess of primary £5,000,000 - in aggregate in the period of insurance	

We have placed the insurance which is the subject of this letter after consultation with the client and based upon the client's instructions only. Terms of coverage, including limits and deductibles, are based upon information furnished to us by the client, which information we have not independently verified.

This letter is issued as a matter of information only and confers no right upon you other than those provided by the policy. This letter does not amend, extend or alter the coverage afforded by the policies described herein. Notwithstanding any requirement, term or condition of any contract or other document with respect to which this letter may be issued or pertain, the insurance afforded by the policy (policies) described herein is subject to all terms, conditions, limitations, exclusions and cancellation provisions and may also be subject to warranties. Limits shown may have been reduced by paid claims.

We express no view and assume no liability with respect to the solvency or future ability to pay of any of the insurance companies which have issued the insurance(s).

We assume no obligation to advise yourselves of any developments regarding the insurance(s) subsequent to the date hereof. This letter is given on the condition that you forever waive any liability against us based upon the placement of the insurance(s) and/or the statements made herein with the exception only of wilful default, recklessness or fraud.

This letter may not be reproduced by you or used for any other purpose without our prior written consent.

This letter shall be governed by and shall be construed in accordance with the law of England and Wales and any disputes as to its terms shall be submitted to the exclusive jurisdiction of the courts of England and Wales.

Yours faithfully

A Snowdon

Annette Snowdon
Account Manager
For and on behalf of Marsh Commercial